

IHCP *bulletin*

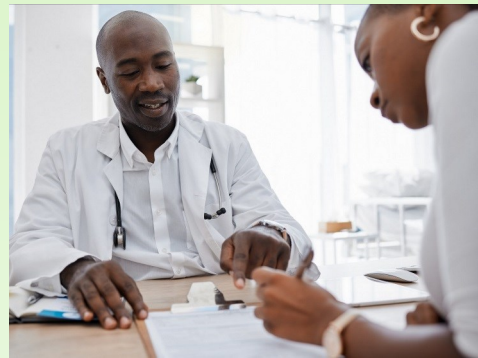
INDIANA HEALTH COVERAGE PROGRAMS BT2024188 NOVEMBER 26, 2024

ESRD demonstration program sunsets Dec. 31, 2024; effective date of noncoverage is Jan. 1, 2025

The Indiana Health Coverage Programs (IHCP) is sunsetting the End-Stage Renal Disease (ESRD) demonstration waiver, with the program officially ending after Dec. 31, 2024.

What is the ESRD demonstration program?

In 2014, a coverage gap was created for spend-down enrollees with ESRD when Indiana transitioned from 209(b) to 1634 status (referencing the *Social Security Act* sections) and removed the spend-down program. At that time, individuals under age 65 with ESRD were not eligible to enroll in a Medicare Advantage Plan (also known as Part C or MA plan) and did not have Special Needs Plans available to them. Also, the state did not have guaranteed issue rights for Medicare Supplement policies. The Indiana Medicaid section 1115(a) ESRD demonstration waiver was designed to address that coverage gap by providing access to kidney transplants, dialysis, antirejection medications and other supplemental healthcare coverage for Medicare-enrolled individuals with ESRD who are otherwise ineligible for Medicaid.



Reasons for sunsetting the program

The coverage gap that the ESRD demonstration program was created to fill no longer exists, and enrollment has been steadily decreasing over the past three years, with only 64 enrollees remaining as of Sept. 1, 2024. With the new enrollment options created by the *21st Century Cures Act*, ESRD patients can enroll in a Medicare Advantage Plan. Unlike traditional Medicare Part A and Part B, Medicare Advantage acts as an “all-in-one” plan that includes prescription (Part D) coverage and, in some cases, additional benefits such as vision, hearing and dental. A Medicare Advantage Plan provides advantages to ESRD patients such as expanded benefits, low premiums and capped out-of-pocket costs. In light of the availability of comprehensive Medicare Advantage Plan coverage to the individuals served under the ESRD section 1115(a) demonstration, Indiana proposed to sunset the demonstration over an 18-month period.

ESRD demonstration enrollee outreach prior to sunset

A public notice of the proposed program sunset was published in the Indiana Register, and a public comment period was held from Aug. 16, 2023, to Sept. 15, 2023. In October 2023, the Indiana Office of Medicaid Policy and Planning (OMPP) sent written communication to enrollees about the ESRD demonstration waiver sunset and provided information about the annual open enrollment period for Medicare Advantage Plans. In early 2024, the OMPP partnered with the State Health Insurance Assistance Program (SHIP) to conduct outreach to enrollees via phone and in writing to provide notification that current coverage under the ESRD demonstration waiver would no longer be available beginning Jan. 1, 2025. SHIP also worked with enrollees to assist with identifying and enrolling in a Medicare Advantage Plan that works best for their individual needs, and to provide education and counseling about any other types of coverage for which they are potentially eligible.

Eligibility considerations

Before disenrolling individuals currently receiving Medicaid coverage through the ESRD demonstration waiver, the Indiana Family and Social Services Administration (FSSA) will review their eligibility information to determine if they are eligible for any other IHCP category of coverage. Enrollees will receive advance notice of adverse action and may appeal and receive continued benefits while awaiting a hearing if they disagree with action taken by the FSSA.



Timeline of ESRD sunset activities

The following is a timeline of activities that have occurred as part of the sunset of the ESRD demonstration program:

- Aug. 16, 2023, through Sept. 15, 2023 – Public notice and comment period
- October 2023 – FSSA provides written notice to enrollees regarding proposed ESRD demonstration waiver sunset and information about the annual open enrollment period for Medicare Advantage Plans
- Feb. 16, 2024 – OMPP hosts an *ESRD Sunset Lunchtime Chat* for ESRD providers
- March 2024 through May 2024 – SHIP conducts outreach to enrollees via phone
- July 1, 2024 – FSSA stopped enrolling new applicants into the ESRD demonstration
- Oct. 15, 2024, through Dec. 7, 2024 – Annual open enrollment period for Medicare Advantage Plans
- Nov. 15, 2024 – FSSA sends written communication to enrollees about the ESRD demonstration program sunset and information about the annual open enrollment period for Medicare Advantage Plans
- Dec. 31, 2024 – Last day of the ESRD demonstration program
- Jan. 1, 2025 – Effective date of noncoverage for ESRD demonstration program

QUESTIONS?

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